

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
MELISSA LEE MCGINNIS
BRUCE LYN MCGINNIS
DebtorsCase No. 13-25327-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: b9aPage 1 of 2
Total Noticed: 15

Date Rcvd: Apr 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2013.

db/jdb +MELISSA LEE MCGINNIS, BRUCE LYN MCGINNIS, 107 LIDSTER AVENUE, GRASS VALLEY, CA 95945-5642
 20462653 BEST BUY HSBC RETAIL SERVICES, PO BOX 60504, CITY OF INDUSTRY CA 91716-0504
 20462655 CARE CREDIT, CO RECOVERY MANAGEMENT SYSTEMS CORP, 25 SE 2ND AVENUE SUITE 1120,
 MIAMI FL 33131-1605
 20462659 +GMAC MORTGAGE, PO BOX 79135, PHOENIX AZ 85062-9135
 20462661 +WELLS FARGO, PO BOX 14517, DES MOINES IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty +E-mail/Text: ga.roberts@sbcglobal.net Apr 20 2013 04:37:52 George A. Roberts,
 301 Broad Street, Nevada City, CA 95959-2447

tr +EDI: BKJHUSTED.COM Apr 20 2013 03:58:00 Kimberly J. Husted, 11230 Gold Express Dr #310-411,
 Gold River, CA 95670-4484

smg EDI: EDD.COM Apr 20 2013 03:58:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Apr 20 2013 03:58:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952

20462652 +E-mail/Text: bknotices@bankofthewest.com Apr 20 2013 04:36:50 BANK OF THE WEST, PO BOX 4002,
 CONCORD CA 94524-4002

20462654 +EDI: CAPITALONE.COM Apr 20 2013 03:58:00 CAPITAL ONE, PO BOX 60599,
 CITY OF INDUSTRY CA 91716-0599

20462656 +EDI: CHASE.COM Apr 20 2013 03:58:00 CHASE, PO BOX 15548, WILMINGTON DE 19850-5548

20462657 +EDI: CITICORP.COM Apr 20 2013 03:58:00 CITIBANK, BANKRUPTCY DEPARTMENT, P O BOX 20507,
 KANSAS CITY MO 64195-0507

20462658 EDI: DISCOVER.COM Apr 20 2013 03:58:00 DISCOVER CARD, P O BOX 5192,
 WILMINGTON DE 19886-1020

20462660 EDI: USBANKARS.COM Apr 20 2013 03:58:00 US BANK, PO BOX 1800, ST PAUL MN 55101-0800
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

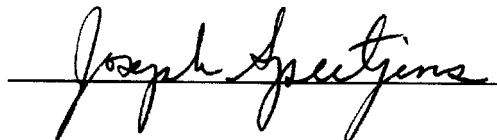
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2013

Signature:



District/off: 0972-2

User: admin
Form ID: b9a

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert T Matsui United States Courthouse
501 I Street, Suite 3-200
Sacramento, CA 95814

(916) 930-4400
 www.caeb.uscourts.gov
 M-F 9:00 AM – 4:00 PM



Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/18/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Case Number: 13-25327 – B – 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

MELISSA LEE MCGINNIS
 xxx-xx-2052

BRUCE LYN MCGINNIS
 xxx-xx-2977

107 LIDSTER AVENUE
 GRASS VALLEY, CA 95949

107 LIDSTER AVENUE
 GRASS VALLEY, CA 95949

Debtor's Attorney: George A. Roberts
 301 Broad Street
 Nevada City, CA 95959

Trustee: Kimberly J. Husted
 11230 Gold Express Dr #310-411
 Gold River, CA 95670

Telephone Number: 530-265-3279

Telephone Number: 916-635-1939

MEETING OF CREDITORS

Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-A, 7th Floor, Sacramento, CA

Date & Time: 5/20/13 11:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:
7/19/13

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

Dated:
 4/19/13

For the Court,
 Wayne Blackwelder, Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---